

Information to identify the case:			
Debtor 1:	Maria A. Mezzina		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	23-10828-CMG		
	Social Security number or ITIN: xxx-xx-4826		
	EIN: -- --		
	Social Security number or ITIN: -- --		
	EIN: -- --		
	Date case filed for chapter: 13 1/31/23		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Maria A. Mezzina	
2. All other names used in the last 8 years	fka Maria Przyborowski	
3. Address	8 Rickard Court Lawrence Township, NJ 08648	
4. Debtor's attorney Name and address	Mark N Glyptis Law Office of Mark N Glyptis 14 Sandalwood Ave TRENTON Trenton, NJ 08619	Contact phone 609-933-1191 Email: mglyptislaw@aol.com
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 www.russotrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 2/9/23
THIS IS AN AMENDED NOTICE BECAUSE THE DEBTOR HAS FILED EITHER AN AMENDMENT TO THE PETITION OR TO THE STATEMENT ABOUT DEBTORS SOCIAL SECURITY NUMBER		

For more information, see page 2

Case number 23-10828-CMG

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

THE LOCATION, DATE AND TIME OF THE MEETING OF CREDITORS IS SUBJECT TO CHANGE. DEBTORS, PLEASE CONSULT WITH YOUR COUNSEL. SELF REPRESENTED DEBTORS AND ALL PARTIES IN INTEREST, PLEASE REFER TO THE TRUSTEE WEBSITE AT www.russotrustee.com

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines:

Filing deadline: 5/1/23

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 4/11/23

Filing deadline: 180 days from date of order for relief.
11 U.S.C. § 502(b)(9)

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <http://www.njb.uscourts.gov> under File An Electronic Claim.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemption: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on:
4/5/23 at 10:00 AM , Location: **Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St.,
 Trenton, NJ 08608-1507**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

In re:
Maria A. Mezzina
Debtor

Case No. 23-10828-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Feb 09, 2023

Form ID: 309I

Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2023:

Recip ID	Recipient Name and Address
db	+ Maria A. Mezzina, 8 Rickard Court, Lawrence Township, NJ 08648-2667
519826681	Capital Health Medical Center, PO Box 78531, Philadelphia, PA 19178-5831
519826682	Capital Health Medical Group, Att: 17558X, PO Box 14000, Belfast, ME 04915-4033
519826690	+ Higher Education Student Assistance Auth, Attn: Bankruptcy, P.O. Box 545, Trenton, NJ 08625-0545
519826698	+ State of New Jersey, Division of Taxation, PO Box 283, Trenton, NJ 08646-0283

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mglyptislaw@aol.com	Feb 09 2023 20:52:00	Mark N Glyptis, Law Office of Mark N Glyptis, 14 Sandalwood Ave, TRENTON, Trenton, NJ 08619
tr	Email/Text: bnc@russotrustee.com	Feb 09 2023 20:54:00	Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 09 2023 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 09 2023 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519826679	+ Email/PDF: bncnotices@becket-lee.com	Feb 09 2023 21:05:28	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519826680	+ EDI: TSYS2	Feb 10 2023 01:49:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519826684	Email/Text: enotifications@santanderconsumerusa.com	Feb 09 2023 20:54:00	Chrysler Capital, PO Box 660335, Dallas, TX 75266-0335
519826685	+ EDI: CITICORP.COM	Feb 10 2023 01:49:00	Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519826686	+ EDI: WFNNB.COM	Feb 10 2023 01:49:00	Comenity bank/J Crew, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519826688	+ EDI: WFNNB.COM	Feb 10 2023 01:49:00	Comenitycapital/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
519826687	+ EDI: WFNNB.COM	Feb 10 2023 01:49:00	Comenitycapital/levisa, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519826689	+ EDI: CITICORP.COM	Feb 10 2023 01:49:00	Costco Citi Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
519826694	+ EDI: CITICORP.COM	Feb 10 2023 01:49:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040

District/off: 0312-3

User: admin

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519826692	+ EDI: IRS.COM	Feb 10 2023 01:49:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
519826683	EDI: JPMORGANCHASE	Feb 10 2023 01:49:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
519826693	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 09 2023 20:53:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519826695	+ Email/Text: electronicbkydocs@nelnet.net	Feb 09 2023 20:53:00	Nelnet, Attn: Bankruptcy Claims, Po Box 82505, Lincoln, NE 68501-2505
519831561	+ Email/Text: electronicbkydocs@nelnet.net	Feb 09 2023 20:53:00	Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1922
519826696	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 09 2023 20:54:00	Quicken Loans Rocket Mortgage, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
519826697	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 09 2023 20:53:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
519826699	+ EDI: RMSC.COM	Feb 10 2023 01:49:00	Synco/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519826700	+ EDI: RMSC.COM	Feb 10 2023 01:49:00	Synco/Verizon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519826701	+ EDI: RMSC.COM	Feb 10 2023 01:49:00	Synco/zulily, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519827217	+ EDI: RMSC.COM	Feb 10 2023 01:49:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519826702	+ EDI: RMSC.COM	Feb 10 2023 01:49:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519826703	+ EDI: WTRRN BANK.COM	Feb 10 2023 01:49:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
519826704	+ Email/Text: bankruptcy@bbandt.com	Feb 09 2023 20:53:00	Truist Bank, Attn: Bankruptcy, Mc Va-Rvw-6290 Pob 85092, Richmond, VA 23286-0001

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519826691	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, PO Box 724, Springfield, NJ 07081-0724

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-3

User: admin

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Date Rcvd: Feb 09, 2023

Form ID: 309I

Total Noticed: 32

Date: Feb 11, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Mark N Glyptis	on behalf of Debtor Maria A. Mezzina mglyptislaw@aol.com casedriverecf@gmail.com;casedriverecf@casedriver.com;ecf@casedriver.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3